

**Table I.D.1.a(2014) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,801	15,992	15,266	16,158	16,585	17,448	15,958	17,020
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	16,880	15,519	13,688	16,809	15,772	18,619	15,399	17,256
Construction	15,414	15,465	15,414	14,257	16,453	--	15,337	15,489
Utilities and transp.	16,374	--	--	--	--	--	--	16,578
Wholesale trade	17,211	17,249	14,925	15,919	16,336	19,549	15,953	17,695
Fin. svcs. and real estate	16,942	16,009	15,069	14,002	17,344	17,626	15,304	17,290
Retail trade	15,687	16,367	14,611	15,217	14,100	17,032	14,961	16,090
Professional services	17,346	16,130	15,800	17,359	17,291	17,585	16,691	17,457
Other services	16,145	16,153	16,037	18,258	15,211	15,902	16,964	15,929
Ownership								
For profit, incorporated	16,465	15,753	15,068	15,580	16,304	17,266	15,730	16,690
For profit, unincorporated	16,026	16,131	14,893	16,355	16,380	15,718	15,478	16,341
Nonprofit	17,908	17,840	17,196	18,735	17,342	18,032	18,399	17,865
Age of firm								
Less than 5 years	15,375	15,871	12,693	12,820	19,256	--	13,914	16,301
5-9 years	15,519	13,146	--	14,954	15,752	--	14,798	16,173
10-19 years	15,949	15,518	14,942	16,805	16,126	15,623	15,223	16,500
20 or more years	17,096	17,391	15,617	16,460	16,610	17,539	16,862	17,135
Multi/single status								
2 or more locations	17,369	--	--	17,004	16,766	17,560	17,078	17,379
1 location only	15,866	15,869	15,065	15,941	16,336	15,699	15,833	15,897
Percent full-time employees								
Less than 25%	15,624	--	--	--	14,034	16,304	15,146	15,829
25-49 %	17,083	--	--	18,285	17,792	16,284	17,194	17,056
50-74 %	16,857	13,433	14,408	17,666	15,980	17,837	15,347	17,224
75% or more	16,795	16,476	15,358	15,974	16,628	17,436	16,015	16,999
Union presence								
No union employees	16,518	16,050	15,140	15,939	16,595	17,536	15,879	16,796
Has union employees	17,312	--	--	19,227	16,782	17,386	17,265	17,315
Unknown	17,284	--	--	--	--	17,403	--	17,291
Percent low-wage employees								
50% or more low-wage	15,166	12,170	--	14,802	14,059	16,264	13,701	15,463
Less than 50% low-wage	16,960	16,385	15,300	16,264	16,857	17,572	16,135	17,179

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.a(2014) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	146.15	491.39	519.50	424.58	301.03	205.08	332.95	163.50
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	350.06	1,286.36	1,090.88	682.07	588.99	562.16	724.05	397.01
Construction	566.51	1,510.41	1,658.12	933.45	816.84	--	925.29	661.70
Utilities and transp.	925.97	--	--	--	--	--	--	992.82
Wholesale trade	427.14	1,190.23	963.52	719.88	627.54	901.91	679.13	528.60
Fin. svcs. and real estate	360.26	2,150.76	1,201.82	1,059.74	625.81	462.73	1,002.62	367.39
Retail trade	482.42	1,222.80	1,452.87	1,097.89	575.11	851.85	783.82	620.71
Professional services	243.86	797.58	1,074.82	877.24	566.47	310.37	621.90	267.33
Other services	461.71	1,261.93	975.74	1,503.43	1,108.39	552.99	1,170.78	489.70
Ownership								
For profit, incorporated	163.93	584.92	631.63	420.65	296.20	252.67	360.52	185.68
For profit, unincorporated	478.90	1,099.57	991.06	1,014.08	1,298.50	563.13	691.94	639.44
Nonprofit	336.34	1,410.95	940.24	1,775.92	731.99	376.75	1,561.54	338.88
Age of firm								
Less than 5 years	631.94	1,666.42	684.44	1,050.44	1,340.62	--	944.01	829.74
5-9 years	801.75	1,258.35	--	798.90	1,680.11	--	1,021.38	1,239.73
10-19 years	323.55	934.81	808.04	703.51	519.65	646.53	499.15	430.32
20 or more years	165.11	631.50	657.86	575.22	343.37	208.76	467.13	176.47
Multi/single status								
2 or more locations	168.74	--	--	664.19	304.93	207.90	655.23	173.08
1 location only	257.93	485.82	563.70	504.25	574.80	612.76	363.56	367.04
Percent full-time employees								
Less than 25%	710.92	--	--	--	1,426.27	748.71	1,671.40	725.98
25-49 %	619.90	--	--	1,596.68	1,328.22	773.95	813.52	744.71
50-74 %	451.86	1,201.16	942.05	2,639.07	793.89	546.86	1,418.52	449.03
75% or more	160.22	551.69	591.05	413.56	334.15	229.88	339.55	182.50
Union presence								
No union employees	182.07	495.27	496.31	444.33	324.36	337.89	338.24	218.14
Has union employees	306.75	--	--	1,097.31	862.84	329.94	1,759.31	309.13
Unknown	400.65	--	--	--	--	413.76	--	402.32
Percent low-wage employees								
50% or more low-wage	393.16	2,084.75	--	695.13	1,004.42	374.44	938.14	438.13
Less than 50% low-wage	154.60	497.61	543.50	453.91	302.40	223.40	348.89	173.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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